

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 George Damell Black
 Debtor

Case No. 14-18391-mdc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: YvetteWD
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 17

Date Rcvd: Jun 01, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 03, 2020.

db	+George Damell Black, 3919 Haverford Avenue, Philadelphia, PA 19104-1807
13498785	+Ascension Services, LP, DHC Business Solutions, P.O. Box 163, Manchester, MD 21102-0163
13478466	Federal National Mortgage Association, (Fannie Mae), creditor c/o Seterus, In, P.O. Box 1047, Hartford, CT 06143-1047
14352337	+INVESTA SERVICES FOR GSRAN-Z, LLC, 1266 WEST PACES FERRY RD, BOX 517, ATLANTA, GA 30327-2306
13511384	+Montgomery County Treasurer, 451 West Third Street, Dayton, OH 45422-1000
13408253	+Police and Fire Federal Credit Union, 901 Arch Street, Philadelphia, PA 19107-2495

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	+E-mail/Text: bncnotice@phl3trustee.com Jun 02 2020 04:21:37 WILLIAM C. MILLER, Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
smg	E-mail/Text: megan.harper@phila.gov Jun 02 2020 04:21:22 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 02 2020 04:20:41 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 02 2020 04:21:04 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13414597	EDI: BANKAMER.COM Jun 02 2020 07:58:00 Bank of America, 4161 Piedmont Pkwy, NC4-105-02-99, Greensboro, NC 27410
13481647	E-mail/Text: megan.harper@phila.gov Jun 02 2020 04:21:22 City of Philadelphia, Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
13818513	+EDI: RMSC.COM Jun 02 2020 07:58:00 GE Capital Retail Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
13493640	EDI: RMSC.COM Jun 02 2020 07:58:00 GE Capital Retail Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
14265223	+EDI: NFCU.COM Jun 02 2020 07:58:00 NAVY FEDERAL CREDIT UNION, PO BOX 3000, MERRIEFIELD, VA 22119-3000
13875765	+EDI: RMSC.COM Jun 02 2020 07:58:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13460865	+E-mail/Text: bncmail@w-legal.com Jun 02 2020 04:20:54 Wells Fargo Bank, National Association, C/O Weinstein & Riley, P.S., 2001 Western Avenue, Ste. 400, Seattle, WA 98121-3132

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 03, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2020 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor Seterus, Inc. paeb@fedphe.com
 CHRISTIAN A. DICICCO on behalf of Debtor George Damell Black
 cdicicco@myphillybankruptcylawyer.com, christianadicicco@gmail.com;r57075@notify.bestcase.com
 JENIECE D. DAVIS on behalf of Creditor Seterus, Inc. Jeniece@MVRLAW.COM, bonnie@mvrlaw.com
 MARIO J. HANYON on behalf of Creditor Seterus, Inc. paeb@fedphe.com
 MATTHEW CHRISTIAN WALDT on behalf of Creditor Wells Fargo Bank N.A., as Trustee
 mwaldt@milsteadlaw.com, bkectf@milsteadlaw.com
 MEGAN N. HARPER on behalf of Creditor City of Philadelphia megan.harper@phila.gov,
 karenal.blaylock@phila.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

REBECCA ANN SOLARZ on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 9

Information to identify the case:					
Debtor 1	<u>George Damell Black</u>			Social Security number or ITIN	xxx-xx-9974
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania					
Case number: 14-18391-mdc					

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

George Damell Black

6/1/20

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.